

<i>SERFF Tracking Number:</i>	<i>UHLC-127352209</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49458</i>
<i>Company Tracking Number:</i>	<i>GU25022AR</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.012 Multi-Plan 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT PLANS</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/GU25022AR</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-127352209 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49458

Sub-TOI: MS08G.012 Multi-Plan 2010 Co Tr Num: GU25022AR State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Tammy Frederick Disposition Date: 08/24/2011

Date Submitted: 08/03/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING

Project Number: GU25022AR

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 08/24/2011

State Status Changed: 08/24/2011

Created By: Tammy Frederick

Corresponding Filing Tracking Number: GU25022AR

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. This Invitation to Inquire is a Medicare Supplement Advertisement.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Tammy Frederick

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director

Susan\_J\_Cipollo@uhc.com

SERFF Tracking Number: UHLC-127352209 State: Arkansas  
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Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT PLANS  
Project Name/Number: ADVERTISING/GU25022AR

680 Blair Mill Rd. 215-902-8444 [Phone]  
Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
185 Asylum Street Group Code: 707 Company Type: Life and Health  
Hartford, CT 06103 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571  
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### Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: per form, 1 form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	08/03/2011	50309934

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/24/2011	08/24/2011

*SERFF Tracking Number:* UHLC-127352209 *State:* Arkansas  
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Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT PLANS  
*Project Name/Number:* ADVERTISING/GU25022AR

## Disposition

Disposition Date: 08/24/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	Presentation	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127352209 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49458

Company Tracking Number: GU25022AR

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.012 Multi-Plan 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS

Project Name/Number: ADVERTISING/GU25022AR

## Form Schedule

**Lead Form Number: GU25022AR**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/24/2011	GU25022A	R	Advertising Presentation	Initial		45.000	GU25022AR.pdf

# Welcome!

My Name is  
[First and Last Name]

I am a licensed insurance agent contracted with UnitedHealthcare Insurance Company  
and not an employee or agent of AARP.

 Call me at [XXX-XXX-XXXX]

2012  
Arkansas

GU25022AR



Medicare Supplement Plans  
insured by **UnitedHealthcare**  
Insurance Company

# Goals for Today

## Today I'm going to talk about:

1. AARP and UnitedHealthcare Insurance Company (UnitedHealthcare) and how their relationship works
2. The different parts of Medicare
3. Medicare supplement insurance and how it works with Medicare
4. Features of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, and answer your questions
5. Which AARP Medicare Supplement Plan might be right for you and help you to apply if you're ready

AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.








# A Commitment to Improving Quality of Life Through Innovative Programs

AARP	UnitedHealthcare
<ul style="list-style-type: none"><li>• A nonprofit organization focused on making positive social change and delivering value to members</li><li>• Offers useful tools and information to help consumers 50 and over make informed decisions</li><li>• Provides members with access to products and services, especially those within health and wellness</li></ul>	<ul style="list-style-type: none"><li>• A health and well-being company dedicated to improving health care for all Americans</li><li>• Provides a wide range of Medicare services and supplemental programs on a national basis</li><li>• Strong, stable company (rated “A” by A.M. Best)*</li></ul>

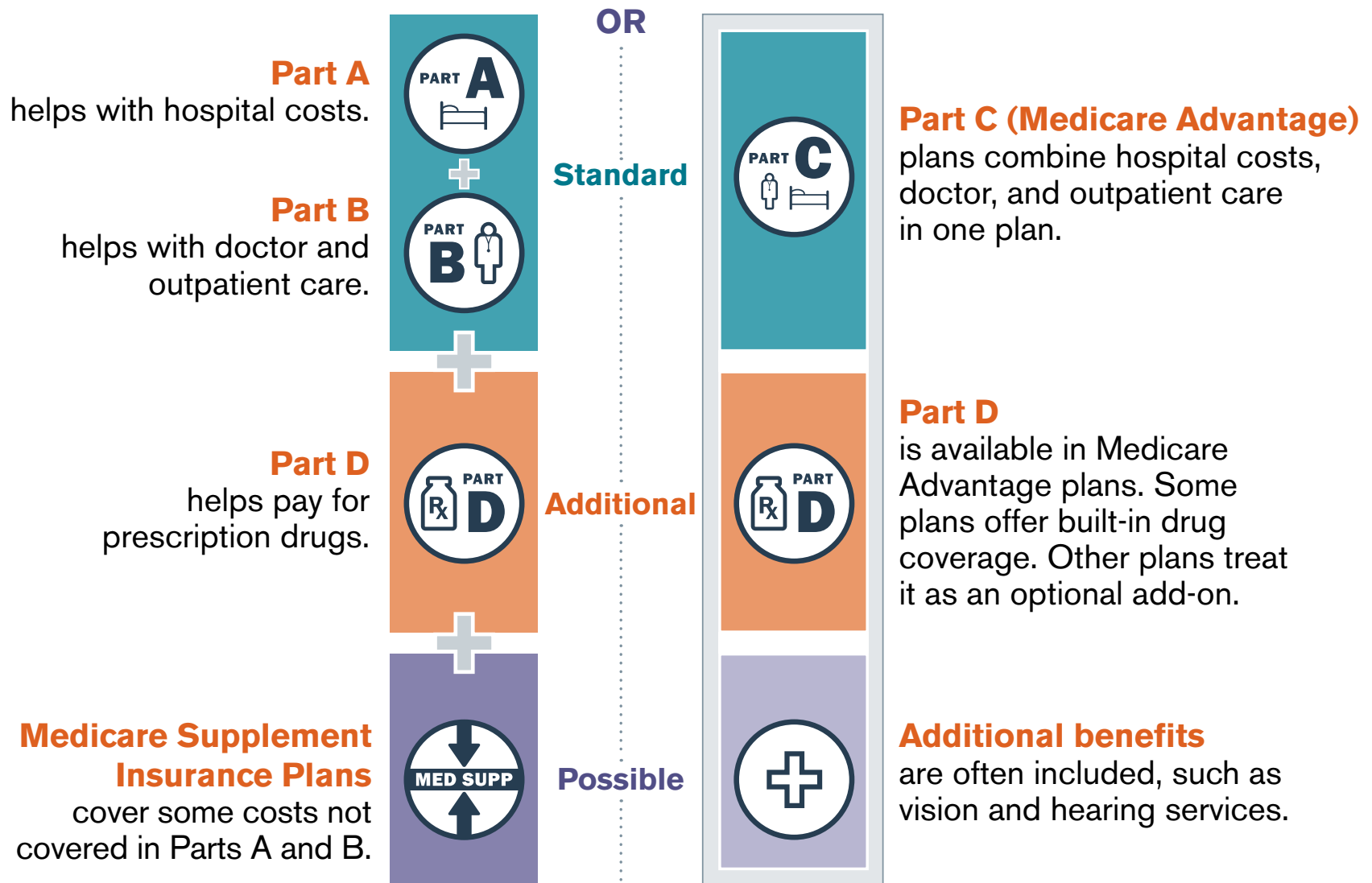
\*A.M. Best affirmed UHG’s financial strength rating of A and maintained a stable outlook on December 22, 2010. [www.ambest.com](http://www.ambest.com)  
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AARP and its affiliates are not insurance agencies and do not employ or endorse individual agents, brokers, producers, representatives, or advisors.

# Medicare – Coverage Choices

	Medicare Coverage Choices	What It Covers	Coverage Directly From:
	Medicare Part A –	Helps with hospital and skilled nursing costs primarily	Federal Government
	Medicare Part B –	Helps with the costs of doctor's office visits and outpatient services	Federal Government
	Medicare Part C –	Combines, into one plan, help with hospital costs, doctor's office visits, and other medical services, plus prescription drug coverage if you want it	Private Insurance Companies
	Medicare Part D –	Helps with the cost of prescription drugs not covered by Medicare Parts A and B	Private Insurance Companies
	Medicare Supplement –	Helps with the costs not covered by Medicare Parts A and B	Private Insurance Companies

# Two Ways to Get Medicare Coverage



# What Medicare Parts A and B Cover



## Part A:

### **Hospital and skilled nursing insurance helps cover:**

- Inpatient hospital care
- Inpatient mental health care
- Skilled nursing facility care
- Home health care
- Hospice care
- Some blood for transfusions during inpatient care



## Part B:

### **Doctor's office visit and outpatient service insurance helps cover:**

- Physician services
- Outpatient hospital services (minor surgeries)
- Ambulance
- Outpatient mental health
- Laboratory services
- Durable medical equipment (wheelchairs, oxygen, etc.)\*
- Outpatient physical, occupational and speech-language therapy
- Some preventive care (flu and pneumonia shots)

\*Services and supplies must be medically necessary.

# Medicare Part A – What It Pays; What You Pay



## Hospital and Skilled Nursing Insurance

Service	Medicare Pays	Your Cost Share
Hospitalization	<b>Days 1–60</b> — All but [\$1,132]	<b>[\$1,132]</b>
	<b>Days 61–90</b> All but [\$283] per day	<b>[\$283] per day</b>
	<b>Days 91–150</b> (Lifetime Reserve Days) All but [\$566] per day	<b>[\$566] per day</b>
	<b>Nothing beyond 150 days</b> (After using Lifetime Reserve Days)	All costs for the remainder of the hospital stay
	<b>First 3 pints of blood</b> – \$0	100%
Skilled Nursing Facility Care	<b>Days 1–20</b> 100% of approved amount	Nothing
	<b>Days 21–100</b> All but [\$141.50] per day	<b>[\$141.50] per day</b>
	<b>Days 100+</b> — No benefit	All costs for the remainder of your stay

A Medicare supplement plan can help cover some or all of these costs.

Information in this chart reflects cost and cost-sharing information from [2011]. This information for [2012] is expected to be released by the federal government in [4th quarter 2011].

# Medicare Part B – What It Pays; What You Pay



## Doctor's Office Visit and Outpatient Service Insurance

Service	Medicare Pays	Your Cost Share
Medical Expenses	80% of the approved amount	20% of the approved amount
Outpatient Hospital Expenses		<b>[\$162] deductible per calendar year</b>

A Medicare supplement plan can help cover some or all of these costs.

- These costs are in addition to the monthly Medicare Part B premium, which you will need to pay.

Information in this chart reflects cost and cost-sharing information from [2011]. This information for [2012] is expected to be released by the federal government in [4th quarter 2011].

# What Medicare Parts A and B Don't Cover

- Medicare Part A deductibles and co-insurance amounts
- Medicare Part B deductible and co-insurance amounts
- Medicare Part B excess charges (amount billed over what Medicare agrees to pay)



**A Medicare supplement plan can help cover all or some of the remaining costs.**

# Medicare Supplement Plans – Pick Up Where Parts A and B Leave Off



- Private health insurance designed to supplement Medicare Parts A and B
- Plans are for people on Medicare Parts A and B who want help paying some of the health care costs not covered, like co-insurance, co-payments, and deductibles
- Plans are named with letters of the alphabet (A, B, C, D, F, G, K, L, M, and N) and benefit levels vary by plan
- Typically, the more comprehensive the coverage, the higher the monthly premium for the Medicare supplement plan



**Plans are regulated according to federal and state laws.**



# Medicare Supplement Eligibility

## You're eligible if:

- Enrolled in Medicare Parts A and B at the time your coverage will begin
- A resident of the state in which you are applying for coverage
- Age 65 or older (or under age 65 with certain disabilities in some states)

If you are eligible for Medicare due to End Stage Renal Disease (ESRD), please review the *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* for eligibility information.

# Why Choose a Medicare Supplement Plan?

## Budgeting

- Helps you manage out-of-pocket costs left over after coverage from Medicare Parts A and B
- Can help limit your annual out-of-pocket costs

## Convenience

- Plans offer the freedom to go to any hospital or physician that accepts Medicare patients
- Virtually no claim forms for you to file
- A 30-day “free look” period for you to decide if you want to keep the plan

## Flexibility

- Coverage goes with you when you move or travel anywhere in the U.S.\*
- You have foreign travel coverage for emergency services (with some plans)
- Coverage is guaranteed to continue as long as you pay your premium when due

\*Moving may require a plan change if you have a Medicare Select plan.

# Why Choose an AARP Medicare Supplement Insurance Plan?

## Value

- A national average annual rate increase of only 5.5% over the last five years\*
- You benefit from exclusive member services – at no additional cost to you

## Service

- 96% of plan holders cite satisfaction with the benefits and coverage provided by their plan\*
- 9 out of 10 plan holders would recommend their plan to a friend or family member\*
- Once enrolled, knowledgeable Customer Service Representatives are available to assist you

## Experience

- Trusted by 2.9 million members\*
- Backed by the experience and expertise of UnitedHealthcare

## Stability

- The only Medicare supplement plans available in all states
- The only Medicare supplement plans that carry the AARP name

\*www.UHCMedSupStats.com or call to request a copy of the full report at 1-800-272-2146.



**Value, Service,  
Experience, and  
Stability.**

# AARP Medicare Supplement Plans

Medicare Supplement Plans	A	B	C *	F *	K	L	N
Medicare Part A	✓	✓	✓	✓	✓	✓	✓
Co-insurance and Hospital Benefits	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	-	✓	✓	✓	50%	75%	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	Co-pay <sup>1</sup>
Medicare Part B Deductible	-	-	✓	✓	-	-	-
Medicare Part B Excess Charges	-	-	-	✓	-	-	-
Blood (First Three Pints)	✓	✓	✓	✓	50%	75%	✓
Foreign Travel Emergency (up to plan limit) <sup>2</sup>	-	-	✓	✓	-	-	✓
Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	✓
Preventive Care Part B Co-insurance	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Co-insurance	-	-	✓	✓	50%	75%	✓
[2011] out-of-pocket limit (plans K and L only) <sup>3</sup>					[\$4,640]	[\$2,320]	

<sup>1</sup>Plan pays Part B co-insurance or co-payment except for an insured co-pay of up to [\$20] for each doctor's office visit and up to [\$50] for each emergency room visit (emergency room co-pay waived if admitted as inpatient).

<sup>2</sup>Beneficiaries must pay a separate deductible for a foreign travel emergency [(\$250 per year)].

<sup>3</sup>The plan pays 100 percent of covered services for the rest of the calendar year once beneficiaries have paid the out-of-pocket annual limit and annual Part B deductible [(\$162 in 2011)].

\*Available as Medicare Select plans in some states, which can mean a lower monthly premium in exchange for using a hospital network.

Chart reflects [2011 data].

# How to Narrow the Choices

Start by asking yourself some basic questions:

1. Do I prefer to pay more for a plan that covers my co-pays and co-insurance?  
If you said yes, then plans B, C, and F on the previous page may be for you.
2. Do I prefer to have a lower monthly premium and share some of the costs at the time I'm using my benefits (such as co-pays and co-insurance)?  
If you said yes, then plans A, K, L, and N on the previous page may be for you.
3. Do I prefer to have a lower monthly premium in exchange for using network hospitals?  
If you said yes, then Select Plans C and F on the previous page may be for you.

# A Medicare Supplement Plan In Action



Alice was hospitalized for several days after a fall left her with a broken hip. She was then released to skilled nursing care for 22 days and had a few follow-up doctor appointments as well.

Below is what Alice's out-of-pocket expenses could look like with only Medicare Parts A and B, as well as what her expenses could look like with Medicare supplement plans N and F:

Description of Service	Medicare Parts A and B Only	Medicare Supplement Plan N	Medicare Supplement Plan F
<b>Part A deductible for hospital stay</b>	[\$1,132]	\$0	\$0
<b>Part A co-insurance for two days in a skilled nursing facility</b> Days 1-20 are covered by Medicare. Days 21 and 22 would not be covered by Medicare. (2 days @ [\$141.50]/day)	[\$283]	\$0	\$0
<b>Part B deductible</b> (assumes Alice has not satisfied her Part B deductible for the year)	[\$162]	[\$162]	\$0
<b>Part B co-insurance for two doctor visits</b> (20% of the Medicare-approved amount)	[\$32]	[\$32]	\$0
<b>Part B extra charges for same two doctor visits</b> (costs amount to 15% above the Medicare-approved amount)	[\$24]	[\$24]	\$0
<b>Total Alice would pay for this medical event</b>	<b>[\$1,633]</b>	<b>[\$218]</b>	<b>\$0</b>

Information in this chart reflects cost and cost-sharing information from [2011].

The Medicare-approved amount for the two doctor visits is \$160.

# AARP Medicare Supplement Plans

## Arkansas Highlights:

- AARP Medicare Supplement Insurance Plans A, B, C, F, K, L, and N are available in Arkansas if you are age 65 and older
- AARP Medicare Select Plans C and F are also available in certain areas of the state
- Plans are competitively priced
- Discounts available: multi-insured discounts and discounts for paying by electronic funds transfer (EFT)
- Exclusive member services provide you with value-added programs and discounts at no extra cost

# AARP Medicare Supplement Plans – Value-Added Services\*



## 24-hour Nurse HealthLine

- Get your health issues assessed. Make informed decisions on how to get proper care. Speak directly with registered nurses, toll-free, 24 hours a day



## Vision discounts

- Save on eye exams, eyeglasses, and contact lenses



## Pharmacy savings

- Get discounts on your prescription drugs, over-the-counter products, and medical supplies (discounts do not take the place of Medicare Part D)



## SilverSneakers® Fitness Program

- Live healthier with free access to fitness centers and classes. Get a free gym membership at participating locations with amenities like exercise equipment and fitness classes included

\*These are additional services, apart from the AARP Medicare Supplement Insurance Plan benefits, are not insurance programs, are subject to geographic availability, and may be discontinued at any time.



# How Much Will the Monthly Premium Cost?

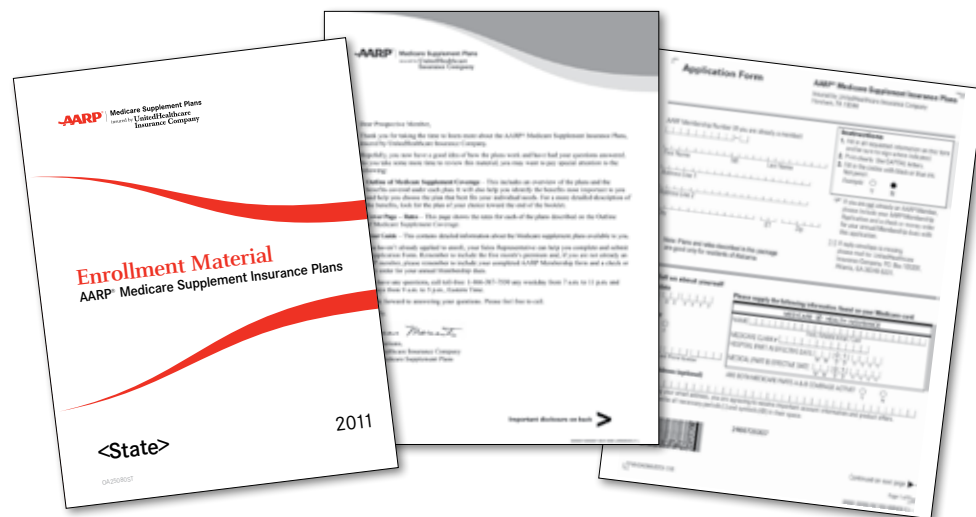
- As an AARP member age 65 or older, you will pay one of two rates: Standard or Level 2
- The following will determine the rate you will pay:
  - The plan you select
  - Your answers to Medical questions, if applicable
  - How much time has passed since your Medicare Part B effective date
  - Your use (or non-use) of tobacco products (excludes those eligible for Open Enrollment or Guaranteed Issue)

# What Questions Do You Have For Me?

# Now What?

- **Ready to Purchase?** You may now know exactly what plan you'd like to purchase. I can help you apply today
- **Still Thinking?** You may have a few plans in mind and want to think them over. I can answer questions now or you can call me afterwards
- **Have More Questions Now Than Before?**  
Let's follow up and go through each one of your questions so you're sure to make the right decision. Call me

## Enrollment Materials



# Thanks For Your Time Today.

Share today's information with family and friends.

If you've found this information useful and know of someone who might benefit from speaking with me, please give them my number:

[First and Last Name]



[xxx-xxx-xxxx]

I'd be happy to help them.

AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

# Additional Information

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AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

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**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Your agent can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

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# Additional Information (continued)

OptumHealth is the provider of Nurse HealthLine. OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. **These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. The AARP Prescription Discount Program is not a licensed pharmacy and **may be discontinued at any time.** All decisions about prescription medications are between you and your doctor or other health care provider. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by UnitedHealthcare Insurance Company (United) **and are not part of insurance coverage and may be discontinued at any time.** AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs.